

CANCELLATION INSURANCE

TRYGG  HANSA

Insurance Product Information Document

Company: Trygg-Hansa Försäkringar filial
SE-106 26 Stockholm, Sweden, Org. nr. 516403-8662,
a branch of Tryg Forsikring A/S, CVR-nr. 24260666

Product: Cancellation Insurance
02331-1

This document provides you with an overview of the coverage provided under this insurance. This document does not give you a complete description of what and how the insurance covers, and it does not take into account your individual needs and wishes. It is your policy (purchase receipt) and the associated Terms and Conditions that constitute the final insurance agreement with us.

What type of insurance is this?

The cancellation insurance is a product specific insurance that applies to the cancellation of tickets or enrolments, including related additional purchases, for events in Sweden.



What is covered?

The insurance compensates the your prepaid expenses for tickets or enrolments, including any related included additional purchases, when you cannot attend an event due to;

- ✓ death, serious injury, acutely occurring illness.
- ✓ fire, burglary, storm or flood in your own home or on your own company's premises immediately prior the start of the event.
- ✓ divorce, separation or termination of cohabitation.
- ✓ involuntary dismissal or lockout of you from your employment.
- ✓ new employment following involuntary dismissal, where you are unable to take/have time off to attend the event.
- ✓ re-examination at an educational institution, other than primary school level, when such re-examination is scheduled to take place immediately prior to the start of the event or up to two weeks after.
- ✓ pregnancy, when a medical doctor determines that it is not medically advisable to attend the event.
- ✓ fraud committed by an employee in your own company, or a non-contractual strike in your own company immediately prior to the start of the event.
- ✓ your presence is required as a witness or juror.
- ✓ you - for medical reasons - not being able to receive a vaccination, when such a vaccination is unexpectedly and suddenly introduced as a requirement for participation in the event, or for entry into the country in which the event is to take place.
- ✓ bridges and/or tunnels connecting Nordic countries or parts of a country within the Nordic region are closed to all traffic without prior notice.



What is not covered?

- ✗ The insurance does not cover if, at the time of the purchase, you knew or should have known about the circumstances, injury or illness that caused the cancellation, when it could have been reasonably expected that the incident, injury or illness could lead to cancellation.
- ✗ A claim filed after the start of the event is not covered by the insurance, unless you can document that the incident or injury was of such a sudden and extensive nature that other considerations had to take precedence. However, coverage is subject to the incident or injury occurring immediately prior to the start of the event and that the claim is reported no later than 48 hours after the start of the event.



Are there any limitation in coverage?

- ! The insurance compensates up to the purchase price shown on the purchase receipt, however, the total compensation per ticket or enrolment, including related additional purchases, cannot exceed SEK 20,000 each insured.
- ! Claims handling and compensation only take place in Sweden.
- ! The insurance only applies to tickets or enrolments purchased for events in Sweden.



Where am I covered?



The insurance covers regardless of where in the world you are at the time of the claim. However, claim handling and compensation can only take place in Sweden.



What are my obligations?

- You must pay the insurance premium.
- In the event of a claim, you must report it to us as soon as possible.
- At Trygg-Hansa's request, you must provide the documentation and information that we consider necessary to determine whether compensation must be paid and the amount of the compensation. Trygg-Hansa is not obliged to pay compensation until we have received the requested documentation.



When and how do I pay?

The insurance is purchased as an add-on and paid for together with the purchase of the ticket or enrolment.



When does the coverage start and end?

The insurance is valid from the date of purchase until the start of the event for which the insurance was purchased, after which the insurance expires without further notice.



How do I cancel the insurance contract?

You have the right to withdraw from your purchase up to 14 days after the purchase. If you cancel the insurance after expiry of the withdrawal period, Tryg is entitled to the premium for the period during which the insurance has been in force. You can cancel the insurance by telephone (+46) 010 219 12 19 or by e-mail: affinity@trygghansa.se.

Pre-Purchase Information

Cancellation Insurance

Terms 02331-1 (SE-EN) | Valid from 1 April 2024

Important information about the terms of your insurance coverage

This is not the complete insurance terms and conditions, but an overview with the aim of providing a summary of what your insurance covers. You have the right to receive this information before purchasing the policy and it is important that you read it. If you suffer an injury, the full insurance terms and conditions together with your policy constitute the insurance contract. The Terms contain more limitations and due diligence requirements than those listed here. You can find the full terms and conditions on the website belonging to the company where you made your purchase of the product.

About the Insurance

The insurance, which is a cancellation insurance, can only be written when purchasing tickets or enrolments, including related orders, through a retailer, who has the right to distribute this insurance on behalf of Trygg-Hansa.

Who is the Policyholder

The policyholder is the person that has entered into an agreement with Trygg-Hansa to purchase this cancellation insurance.

Who the insurance applies for

You, as the policyholder, who originally purchased the ticket or enrolment, or any other person included in the same booking, or subsequent new owner, who has legally acquired the ticket.

Where does the insurance apply?

The insurance covers regardless of where in the world you are at the time of the claim. However, claim handling and payment of compensation, can only take place in Sweden.

What is the sum insured

The sum insured is limited to the purchase price shown on the purchase receipt (including any booking fee or similar to the retailer), subject to a maximum of SEK 20 000.

What is the deductible

No deductible apply to the insurance coverage.

Claims covered by the Insurance

The insurance provides compensation for your prepaid expenses for tickets or enrolments, including any related orders and booking fees to the retailer, when you are unable to participate in the event due to;

- (a) death, **serious injury, acute illness**, or medically justified suspicion of new illness affecting yourself, a **family member** or an **accompanying person**.
- (b) fire or burglary in your place of residence or in your own company **immediately prior the start of the event**.
- (c) storm, flooding or cloudburst in or at your place of residence or your own company's premises **immediately prior the start of the event**.
- (d) divorce, separation or termination of cohabitation. In respect of termination of cohabitation, it is a condition that you and your former cohabitant each have your own address in the National Register (or similar) and that you have been registered in the National Register (or similar) as living together at the same address for at least 12 months prior to termination of your cohabitation.
- (e) involuntary dismissal or lockout of you from your employment, provided that the dismissal or lockout occurs during the insurance period and less than three months prior to the start of the event.

- (f) new employment following involuntary dismissal, where you are unable to take/have time off to attend the event, provided that the dismissal occurred during the insurance period and that you have started your new job less than one month prior to the start of the event.
- (g) re-examination at an educational institution, other than primary school level, when such re-examination is scheduled to take place **immediately prior to the start of the event** or up to two weeks after. Coverage is subject to you being an active student, and that you had not been made aware of the date of the re-examination at the time the insurance was purchased.
- (h) Pregnancy complications, when a medical doctor determines that it is not medically advisable to attend the event.
- (i) fraud committed by an employee in your own company, or a non-contractual strike in your own company **immediately prior to the start of the event**.
- (j) your presence is required as a witness or juror.
- (k) you - for medical reasons - not being able to receive a vaccination, when such a vaccination is unexpectedly and suddenly introduced as a requirement for participation in the event, or for entry into the country in which the event is to take place. Coverage is subject to the vaccination requirement not being public knowledge at the time the insurance was purchased.
- (l) bridges and/or tunnels connecting Nordic countries or parts of a country within the Nordic region are closed to all traffic without prior notice, thus meaning that you cannot arrive in time for the event. It is a requirement for coverage that such an unscheduled closure takes place **immediately prior to the start of the event**.

'**Serious injury**' and '**acute illness**' mean a new illness/injury, a justified suspicion of a new illness, or an unexpected worsening of an existing or chronic illness, when such injury or acute illness is of such an extensive nature, that a medical doctor advises against participation in the event.

'**Family member**' means spouse/partner, children, children-in-law, grandchildren, parents, parents-in-law, grandparents, siblings and siblings-in-law.

'**Accompanying person**' means a person who is a family member, and who has purchased a ticket for the same event.

'**Immediately prior to the start of the event**' means up to 48 hours prior to the start of the event.

Additional Coverage

No additional coverage is available for this insurance.

Claims Handling

Claims are handled by Trygg-Hansa. You must report the claim to us as soon as possible. You can report the claim in the following ways:

Web: <https://affinity.trygghansa.se/vid-skada/>
E-mail: affinity@trygghansa.se
Telephone: (+46) 010 - 219 12 19

Incorrect or incomplete information

If you intentionally or negligently provided incorrect or incomplete information when the insurance was taken out, the compensation can be reduced by a special deduction. In more serious cases, this may result in no compensation being paid at all. When assessing, the degree of intent or negligence is important and to what extent and under what conditions we would have issued insurance if we had known the correct situation and the circumstances in general.

Other information

The insurer is Trygg-Hansa Försäkring, 106 26 Stockholm, organization no. 516403-8662, branch of Tryg Forsikring A/S, CVR no. 24260666, Klausdalsbrovej 601, DK-2750 Ballerup, Denmark. Trygg-Hansa is supervised by the Danish Financial Supervisory Authority and the Swedish Financial Supervisory Authority. Swedish law is applied to the agreement between you and us.

Privacy Policy Summary

Trygg-Hansa Försäkring is the personal data controller for the processing of your personal data. The personal data may contain information about your health. We process your personal data to administer your insurance, for example to be able to calculate premiums, pay out compensation if you suffer a claim and make analyses and calculations on statistical material. Please read our entire "Information on the processing of personal data" at trygghansa.se/personaldata. There you can see, among other things, which data we use for which purposes, which parties we share your data with and which rights you have regarding your personal data. If you do not have access to the internet, you can call us on 010-219 10 35 to get the information. You are always welcome to contact our data protection officer if you have questions or want help, write to dpo@trygghansa.se.

If we don't agree

Our goal is satisfied customers, if you are not satisfied with the decision in a case, you can turn to:

- (a) To the person who handled your case at Trygg-Hansa.
- (b) If disagreement still prevails, you can appeal to Trygg-Hansa's claims department. We would like you to describe what you think is wrong with our decision.
Email: affinity@trygghansa.se
Telephone: (+46) 010-219 10 35
Address: Trygg-Hansa, Affinity, 106 26 Stockholm
- (c) If disagreement still prevails after you have received notification from Trygg-Hansa's claims department, you can contact Trygg-Hansa's Insurance Board, by emailing for-sakringsnamnden@trygghansa.se or by writing to Trygg-Hansa, Försäkringsnämnden, 106 26 Stockholm.

Other avenues for counselling and examination

Counselling

- You can get advice on questions related to insurance or claims settlement by contacting Konsumenternas Försäkringsbyrå konsumenternas.se.
- You can also turn to Hallå Konsument, hallakonsument.se, the municipal consumer guidance for advice and help, for contact details see your municipality's website.

Examination

- As a private individual, you also have the opportunity to turn to the General Complaints Board. www.arn.se.
- You always have the option to file a lawsuit in the general court. If you have an insurance policy that contains a legal protection element, this legal protection may also apply in a dispute against Trygg-Hansa. The conditions are stated in the insurance terms.